CLARITY

Payment Hub™

Feature Documentation

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Overview

Introducing Clarity Payment Hub, your single source of payment processing, no matter your ERP, CRM, or payment gateway. Whether you need B2C, B2B, D2C or something else, this solution is designed to be tailored to your exact business needs. This document will walk you through everything you get with payment hub, from the out-of-the-box features to customizations, to your optional upgrades and add-ons. We will also go in depth into what is included in each feature and finish discussing your security and hosting options.

Thank you and welcome to Payment Hub!

What do you get Out of the Box?

Payment Portal

A stand-alone, customer-facing, self-service payment portal that includes the ability to view invoices, make payments, update billing information, and manage credit card entries.

Invoice Quick Pay

The ability to automatically send an email to the customer that includes a tokenized link that they can use to quickly pay an invoice without logging into the system.

Virtual Terminal

The ability to set up Customer Sales Representatives in the system that can search for, select, and make payments on behalf of customers in a self-service fashion. (User Emulation)

Payment Integration

Payment Hub is integrated into your chosen payment gateway and processor. Clarity is a certified partner with many payment gateways and processors. To remain PCI compliant, the merchant account must also be a PCI token provider, or we will need to integrate another 3rd party solution, such as a Trustwave or Verisign. This ensures that your solution never stores the actual credit card numbers, ensuring both PCI DSS compliance and protecting you from penalties in the event of a security or data breach

If your payment processor and processing methods (Authorize / Capture) are included in our list of existing payment providers, the configuration time will be covered within your Phase 1 implementation.

Payment Gateway / Processor Selection:

Clarity Payment Hub can work with virtually any payment gateway and processing solution. Many of our partners also provide Surcharge capture, Level II and III interchange rates for B2B transactions and more, so if you do not already have a merchant account or gateway picked out, Clarity can recommend and introduce you to our partners for competing offers.

ERP/CRM Integration (Your Invoice Data Source)

Clarity Payment Hub comes with our integration platform, Clarity Connect. Connect allows us to integrate any ERP, CRM, EMR, etc. into your solution. Invoices are pulled from your ERP and posted to the payment portal for your customers to view and pay. This integration allows you to pick and choose other payment gateways / solutions with your ERP, other than the "only one supported by our ERP" which tends to come with high transaction fees.

Each ERP will have specific entities and properties that are considered "Common". These entities are included in our common model architecture. Entities and/or properties that fall outside of our common model may require custom mappings and/or workflows to implement.

Invoice Management

With both the integration to your ERP and the Customer Portal, Payment Hub allows you to provide your clients with a full self-service invoicing portal. They can view, print, and pay all invoices. The portal also pulls the invoices from your ERP when created, and automatically emails your client a link to pay their invoice, thus shortening the time it takes for your invoices to be paid. It also comes with a customizable "QuickPay" link, which can be emailed to them to click and pay their invoice, without the need to create an account in the portal. All invoice payments are posted back to your ERP or accounting software via the integration.

Payments Posting

As Payment Hub is the central solution that connects your ERP, Virtual Terminal, Payment Portal, Payment Gateway, and Point-of-Sale system (optional customization), it is responsible for posting payment updates to your customers (via the Customer Payment Portal and emails), as well as your back-office application (via integration with your ERP, Accounting Software, etc.). Payments can be in the form of a "paid" status, as in the case of an invoice being paid, or possibly a general ledger entry, in the case of collecting an additional surcharge fee (*requires the Surcharge Add-on).

What are my Hosting Options?

One-time Pricing: If you purchase the platform, the solution can be hosted at your own (Client-hosted) datacenter/network or a hosting Provider of your choice. Clarity's team provides hosting recommendations based on more than 15 years working with hundreds of providers, but the choice is ultimately yours as to where the solution is hosted.

***SaaS Pricing*:** Base Hosting is done by Clarity and is covered by your monthly license subscription. (*Exception for HIPAA hosting. That is extra and is typically on Azure).

What is Included with Payment Portal?

Stand-alone Portal

Off-the-shelf standalone portal that includes a Login Page, Account Settings, and Invoicing Module.

Basic Designs and Styling

The portal will include your logo, colors, and footer.

Footer (Included features):

- Contact Information (Number, Address)
- Social Links (Facebook, Twitter, LinkedIn)
- Copyright / Ownership
- Optionally, any of the above can be modified, as well as additional items may be added. **Requires Customization*

Automated User Registration

Payment Hub's standard functionality includes an automated invitation email notification that is sent out to new Users that are synced over from your ERP/CRM.

Account Settings – PCI Wallet Module

A User Interface for managing PCI-compliant "tokenized" credit card entries. ACH is a configurable option that allows Users to store bank accounts in addition to credit card but is typically dependent on the capabilities of your PCI provider.

Account Settings – My Profile

A User Interface for managing User Information that is associated with the individual who is logging into the system. Includes the User's First Name, Last Name, Display Name, Phone Number, Fax Number, and Password Reset Controls. This information is typically "ReadOnly" but can be configured to update back to your ERP upon request.

Account Settings – Account Profile

A User Interface for viewing Account Information that is typically associated with the individual's Company. Includes Company Name, Company Description, Key, Tax Exempt ID, Tax Code. This information is typically "ReadOnly" but can be configured to update back to your ERP upon request.

Account Settings – Address Book

A User Interface for managing billing address(es) for credit cards within the wallet and includes the ability to set a default billing address.

Invoices (View, Print, & Pay)

An Invoices Module that includes a grid and filter options for finding invoices by number, date range, and status. The Invoice Module also includes an invoice details view that shows the line items, balance due, and totals associated with each Invoice.

Partial Payments

The Partial Payment Features allows the User to reduce their payment amount to below the Balance Due. This features can be turned off upon request which makes the Chosen Amount Field ReadOnly and forces the Customer/CSR to pay the full balance due.

Bulk Payments

The Bulk Payment Feature shows all Unpaid Invoices, allows the User to select which Invoices they want to pay, and specify their Payment Amount (if Partial Payments enabled). This submits a single payment that covers all selected Invoices. Bulk Payments can be turned off upon request.

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**Clarity will pull up to 1 year or 25k customer invoices from your ERP (there may be additional costs associated with this data migration)*
***Larger or longer historical datasets can be processed but will need to be estimated*

What’s Included in Virtual Terminal?

Affiliate role assignment

The Admin Portal includes the ability to assign account access to your CSRs via the “Affiliate” Role. This allows your Customer Service Representatives to service an area or group of accounts that you can define in the system. There are also “Backup” CSRs that can be temporarily given access to cover another CSR’s group when on vacation, out of the office, etc.

Account selection

Customer Sales Reps / Affiliates are assigned access to specific customer accounts that they “manage.” Payment Hub includes the ability for CSR Users to select which Account/Customer they are assisting.

Contact selection

If there are multiple Contacts (Users/Individuals) within the Account, the CSR will also have an option to select which Contact they want to emulate.

Invoice filters

Once an Account and Contact have been selected, the Grid will display the full list of associated Invoices. The CSR can then use the filters above the grid to refine the full list of invoices to find specific records. Filters includes Invoice Number/ID, Date Range, and Status.

Invoice payments

CSRs can make an invoice payment against any invoice(s) while emulating an assigned User/Account. The CSR will also have access to any cards the selected Account has on file and can add new cards to the customer’s wallet.

What are my Optional Features / Upgrades?

Surcharge Collection Upgrade

Clarity works with multiple companies that provide the ability to look up and process the collection of surcharge fees from your clients (*depends on Merchant Account).

There are a few Payment Gateways that offer the ability to calculate and collect a surcharge fee. This means that Payment Hub, with the Surcharge Add-on, can make a query to the gateway to assess what the credit fee for a transaction would be, add it to the order in real time and allow you to push the fees to your clients using credit cards for their purchases. If your gateway can't provide this service, Clarity can make an introduction to our partners who can provide you with more information.

The surcharge add-on will require some upfront technical discovery to determine if the client's Merchant Account supports surcharge collection. This will also be a variable cost item for the project as well. Clarity has support for some 3rd party surcharge providers out of the box. Inquire with Sales for a demo.

ACH Payments

ACH/eCheck can be configured to allow Customers and CSRs to add Bank Accounts to the Wallet.

*****_The use of ACH/eCheck Payment Methods are dependent on the capabilities of your PCI Provider/Payment Gateway._

What Customizations are available?

Choice of Payment Gateway / Processor

While Clarity is a certified partner with many payment gateways and processors, we can integrate virtually any merchant account, gateway, processor, or PCI provider you work with.

**If your payment processor or processing methods are not included in our list of existing payment providers, we can typically build a new provider in 12 – 16 hours (varies depending on complexity)*

Level II and Level III Payments

Payment Hub can be customized to include Level II or Level III Payment Information for getting better processing rates. This customization typically includes either getting Level II/III information from your ERP or systematically filling in all pertinent Level II/III information to meet all data requirements. (*Varies depending on complexity and processor chosen)

Batch Capture of Funds

Many clients online sales start with a simple authorization and hold of funds, especially when they must manufacture and item, and capture the funds later when it ships. This can cause difficulty when the capturing of multiple orders needs to be batched processed from your ERP, either before or after fulfillment. Payment Hub can provide the ability to batch capture invoice payments (*requires a payment token, pre-approval, or CVV) directly initiated from your ERP or accounting software.

Refund Processing

Payment Hub can be customized to allow your Customer Sales Reps to post credits back to your clients' cards when needed. As above, all transactions are posted back to your ERP or accounting software.

Recurring Billing (Subscriptions)

Payment Hub can be customized to store a default payment method for processing recurring subscription payments.

Live Transactions

There are 4 different ways that Payment Hub can "live" capture credit card payments:

Virtual Terminal

Your Customer Sales Reps can "emulate" any client, and process phone or live captures to their card on file. (Included Functionality)

ERP Embed

Clarity has a modal popup that we can embed into your ERP, so a rep can initiate a real-time capture from an invoice within your ERP. **Custom and varies depending on your ERP*

Card Reader Integration

For transactions that happen in-person, Payment Hub can be integrated with physical card reader devices (e.g., Ingenico, MagTek, Square, etc.). **The cost of these integrations vary depending on the selected device.*

POS System Integration

Some ERPs provide a live checkout terminal, similar to a cash register, where an Order can be created for a card present transaction (usually at events or brick and mortar locations). Since Clarity Connect integrates with those ERPs, we can sometimes intercept the "card swipe" process so that Payment Hub can verify the funds, post the payment to Customer portal, retrieve the surcharge fee, and more. The payment success status is then passed back in real time to the checkout terminal.

**The point-of-sale add-on does require upfront technical discovery to determine whether your ERP's POS Module can be integrated, your exact requirements, and development costs.*

Additional Integrations

While Clarity Connect is bundled with our Payment Hub Solution for integrating Invoices and Payment with your ERP, it can also be extended to handle multiple integrations with various business systems that are outside the scope of your payment hub solution.

**Using the full capabilities of Connect (outside of a Payment Hub installation) will include additional license costs and development hours*

Custom Integration Workflows

While most customers start with our common model customer and invoice processing workflows, you can add additional workflows and business logic to your solution. This could include things such as additional information about customer orders, lab results, purchase requests, refunds, membership status, inventory counts, or any other information you may have in your ERP/CRM.

Embeddable Elements

Payment Hub Elements can be embedded within a new/existing website or internal ERP/CRM applications.

**This is an implementation Option that does require additional configuration and development depending on which payment hub elements need to be embedded and which system(s) those elements need to be embedded within.*

Optional advanced design and styling

The Header, Footer, Portal, and accompanying Website (if applicable) can be customized to include any of your enhanced designs.

**Variable depending on the complexity of your design elements.*

SSO (Single Sign On)

If your business already has an existing portal with a customer login that uses an SSO Provider, we can integrate your SSO provider to authenticate Users using their existing login information.

**Variable depending on your SSO Provider*

Custom Reporting

Clarity has a built-in SQL reporting engine that can be used to create custom reports.

**requires discovery, variable cost*

Get in Touch with Clarity

Whether an existing customer, partner or someone interested in our products or services, please give us a call or visit our website.

800.928.8160

clarity-ventures.com

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